

U.S. BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
Lynchburg (Charlottesville) Division

IN RE: Kenneth Odell Woodson, Jr.  
Angela Carter Woodson

Chapter 13  
Case No. 14-61610

Debtors

\*\*\*\*\*

KENNETH ODELL WOODSON, JR. and  
ANGELA CARTER WOODSON,

Movants,

v.

ALLIED TITLE LENDING LLC  
c/o CT Corporation System, R/A  
4701 Cox Road, Suite 285  
Glen Allen, VA 23060

c/o Cawthorn Pickard Row  
9701 Metropolitan Court, Suite C  
Richmond, VA 23236

200 SE First Street  
Miami, FL 33131

Respondent.

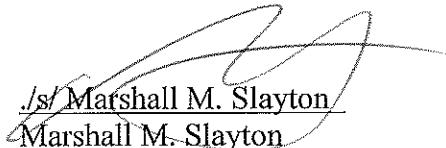
**NOTICE OF HEARING**

On application of the Debtors in the above-entitled case, notice is hereby given of the hearing on Debtors' Motion to Avoid Lien, which is scheduled to be held on the 20<sup>th</sup> day of October, 2014, at 9:30 a.m. in Courtroom 200, at the U.S. Courthouse, located at 255 West Main Street, Charlottesville, Virginia.

/s/ Marshall M. Slayton  
MARSHALL M. SLAYTON, VSB# 37362  
BOYLE, BAIN, REBACK & SLAYTON  
420 Park Street  
Charlottesville, VA 22902  
(434) 979-7900  
Counsel for Debtors

**CERTIFICATE OF SERVICE**

29<sup>th</sup> I hereby certify that I have served a true and correct copy of the foregoing Notice this day of August, 2014, on Debtors and Allied Title Lending, LLC at the addresses above, via first-class mail, postage prepaid, and via ECF on the Chapter 13 Trustee, Herbert L. Beskin, Esq.

  
/s/ Marshall M. Slayton  
Marshall M. Slayton  
Attorney for Debtors

U.S. BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
Lynchburg (Charlottesville) Division

IN RE: Kenneth Odell Woodson, Jr.  
Angela Carter Woodson

Chapter 13  
Case No. 14-61610

Debtors

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KENNETH ODELL WOODSON, JR. and  
ANGELA CARTER WOODSON,

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v.

ALLIED TITLE LENDING LLC  
c/o CT Corporation System, R/A  
4701 Cox Road, Suite 285  
Glen Allen, VA 23060

c/o Cawthorn Pickard Row  
9701 Metropolitan Court, Suite C  
Richmond, VA 23236

200 SE First Street  
Miami, FL 33131

Respondent.

**MOTION TO AVOID JUDGMENT LIEN**

COME NOW the Debtors, by counsel, to avoid a certain lien held by Allied Title Lending LLC on property of the Debtors described as Debtors' real estate under Section 522(f) of the Bankruptcy Code, and hereby state as follows:

1. This case was commenced by the Debtors by filing a voluntary petition under Chapter 13 of the Bankruptcy Code on August 26, 2014.
2. This Court has jurisdiction under 28 U.S.C. § 1334. This is a core proceeding.
3. As of the date of filing in this case, Debtors had an interest in real estate located at 797 Bryants Ford Road, Fork Union, Fluvanna County, Virginia, Tax Map No. 53-A-23 (the "Real Property").

4. The Real Property is currently assessed by Fluvanna County at a value of \$128,000.00. Attached hereto as Exhibit A is a copy of the county tax assessment.

5. In Schedule C of their bankruptcy petition, the Debtors exempted \$10.00 of equity in the Real Property under Va. Code § 34-4.

6. The Real Property is encumbered by three liens. The first is a Deed of Trust held by the Bank of New York Mellon as Assignee of MERS and serviced by Green Tree Servicing, with an approximate payoff of \$203,312.00, the Deed of Trust being recorded on September 6, 2006 in Deed Book 699, Page 83, and said Assignment being recorded on March 30, 2012 under Instrument No. 1201083 in the Fluvanna County Clerk's Office. A copy of the relevant pages of the Deed of Trust and Assignment are attached hereto as Exhibit B.

7. The second lien is an Abstract of Judgment for \$302.97 in favor of The Rectors & Visitors of the University of Virginia, t/a/ UVA Medical Center. The judgment was docketed on April 16, 2012 in Deed Book 19, Page 567 in the Fluvanna County Clerk's Office. A copy of the judgment is attached hereto as Exhibit C. Plaintiffs have moved or will shortly move the Court to avoid this judgment lien.

8. The third lien is an Abstract of Judgment for \$750.00 in favor of Allied Title Lending LLC, the Respondent herein. The judgment was docketed on September 14, 2012 in Deed Book 20, Page 1 in the Fluvanna County Clerk's Office. A copy of the judgment is attached hereto as Exhibit D.

9. Section 522(f)(1)(A) of the Bankruptcy Code provides that:

Notwithstanding any waiver of exemptions but subject to paragraph (3), the Debtors may avoid the fixing of a lien on an interest of the Debtors in property to the extent that such lien impairs an exemption to which the Debtors would have been entitled under subsection (b) of this section, if such lien is—

(A) a judicial lien, other than a judicial lien that secures a debt of a kind that is specified in section 523(a)(5) [domestic support obligation].

10. Section 522(f)(2)(A) of the Bankruptcy Code provides that:

For the purposes of this subsection, a lien shall be considered to impair an exemption to the extent that the sum of—

(i) the lien;  
(ii) all other liens on the property; and  
(iii) the amount of the exemption that the Debtors could claim if there were no liens on the property;

exceeds the value that the Debtors' interest in the property would have in the absence of any liens.

11. Added together, the deed of trust (\$203,312.00), UVA Medical Center's judgment lien (\$302.97), Allied Title Lending, LLC's judgment lien (\$750.00), and the exemption claimed by the Debtors (\$10.00) equals \$204,374.97 and exceeds the value of the Real Property (\$128,000.00) by \$76,374.97. Accordingly, the judgment lien in question impairs the Debtors' exemption by this amount and Allied Title Lending LLC's lien may be avoided in its entirety under § 522 (f). See, e.g., In re Butler, 196 B.R. 329, 331 (Bankr. E.D. Va. 1996) (under § 522(f), Debtors may avoid judgment lien in its entirety that was docketed at time when there was no equity in real estate above prior-recorded deeds of trust).

WHEREFORE, the above-referenced Allied Title Lending LLC lien constitutes a judicial lien against the Debtors' Real Property which may be avoided in its entirety by the Debtors pursuant to Section 522(f) of the Bankruptcy Code. Accordingly, the Debtors respectfully request that the Court enter an Order that:

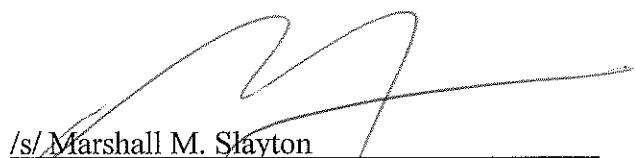
- (1) the Abstract of Judgment for \$750.00 in favor of Allied Title Lending LLC docketed on September 14, 2012 in Deed Book 20, Page 1 in the Fluvanna County Clerk's Office is hereby avoided in its entirety and the underlying debt made an unsecured claim; and
- (2) awards the Debtors such other and further relief as is just and proper.

Dated August 28, 2014.

Respectfully submitted,

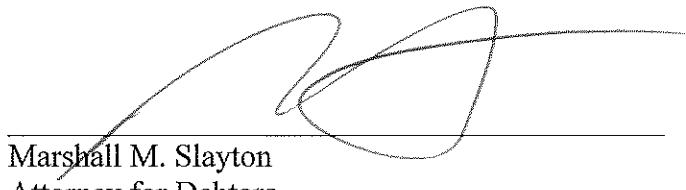
KENNETH ODELL WOODSON, JR.  
ANGELA CARTER WOODSON

By counsel

  
/s/ Marshall M. Slayton  
MARSHALL M. SLAYTON, VSB# 37362  
BOYLE, BAIN, REBACK & SLAYTON  
420 Park Street  
Charlottesville, VA 22902  
(434) 979-7900  
Counsel for Debtors

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a true and correct copy of the foregoing Motion to Avoid Lien this 29<sup>th</sup> day of August, 2014, on Debtors and Allied Title Lending LLC at the addresses above, via first-class mail, postage prepaid, and via ECF on the Chapter 13 Trustee, Herbert L. Beskin, Esq.

  
Marshall M. Slayton  
Attorney for Debtors



## CURRENT OWNER SEARCH R

To: Boyle, Bain, Reback & Slayton Attn: Lee Graham  
Job Number: PS-LEE Date Search Perform 6/27/2014  
Loan Number 16282A Effective Date of Cou 5/30/2014  
Borrower: WOODSON, KENNETH Address 797 BRYANTS FORD ROAD Zip:  
Co Borrower: WOODSON, ANGELA City: FORK UNION County: Fluvanna,VA  
State: VA

## Tax Information

Parcel ID:	53-A-23	Assessment Year:	2014
Homestead Exempt	N/A	Amount	\$0.00
Land Value:	\$47,400.00	Improvement Value	\$80,600.00
Other Assessment	\$0.00	Assessed Value:	\$128,000.00

Tax Type: County

Prior Year Paid in Yes If No, Amount Due \$0.00 if paid by Type: BiAnnual Tax Year 2014

### 1st Payment

Payment Amount \$563.20 Payment Status Paid Paid On: 5/28/2014 Original Due Date 6/5/2014

Taxes delinquent if not paid 6/6/2014 Delinquent Amount \$0.00 If paid by:

### 1st Payment Notes:

### 2nd Payment

Payment Amount \$563.20 Payment Status Unpaid Paid On: Original Due Date 12/5/2014

Taxes delinquent if not paid 12/6/2014 Delinquent Amount \$0.00

### 2nd Payment Notes

### Overall Note:

Homeowner Assoc Not Checked Name Instrument:

PUD?: Not Checked Name Recorded: Book/Page 1

## Legal Description

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATE IN FORK UNION MAGISTERIAL DISTRICT, FLUVANNA COUNTY, VIRGINIA, CONTAINING 4.616 ACRES, MORE OR LESS, BY SURVEY ON THE NORTHWEST SIDE OF AND ADJOINING VIRGINIA STATE HIGHWAY NUMBER 656, AND DESCRIBED BY METES AND BOUNDS ON PLAT OF SURVEY MADE BY GREGORY D. HOSAFLOCK, C.L.S., DATED SEPTEMBER 8, 1986, OF RECORD IN THE CLERK'S OFFICE OF SAID COUNTY IN DEED BOOK 235, PAGE 349.

## Exhibit A

Grantor: ANGELA WOODSON, NONE STATED Grantee: KENNETH WOODSON AND ANGELA WOODSON, HUSBAND AND WIFE, AS TENANTS BY THE

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After recording please return to:  
Concorde Acceptance Corporation  
535  
[Company Name]  
Attn: Servicing Dept.  
[Name of Natural Person]  
7929 Brookriver Drive #500  
[Street Address]  
Dallas, TX 75247  
[City, State Zip Code]  
Prepared by:  
[Name of Natural Person]  
[Company Name]  
[Street Address]  
[City, State Zip Code]  
Mail To: Southern Central Title, LLC  
1632 East Parham Road  
Richmond, VA 23228  
Parcel Identification No.:  
53-A-23  
(Space Above This Line For Recording Data)

## DEED OF TRUST

MIN 100138100001104943

The following information, as further defined below, is provided in accordance with Virginia law.  
This Deed of Trust is given by KENNETH WOODSON and ANGELA WOODSON, husband and wife

Borrower (trustor), to SOUTHERN TITLE as Trustee, for the benefit of  
"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as  
a nominee for Lender and Lender's successors and assigns, as beneficiary.

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11,  
13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated August 30, 2006, together  
with all Riders to this document.

(B) "Borrower" is KENNETH WOODSON and ANGELA WOODSON, husband and wife

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Concorde Acceptance Corporation

Lender is a corporation organized and existing under the laws of  
Texas. Lender's address is 7929 Brookriver Drive #500, Dallas, TX  
75247

Loan No: 0000110494  
Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
—THE COMPLIANCE SOURCE, INC.— Page 1 of 14 MERS Modified Form 30470101  
www.compliance-source.com 14011VA.0001 Rev. 4/04  
0204, The Compliance Source, Inc.

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Exhibit 3

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(D) "Trustee" is SOUTHERN TITLE

Trustee (whether one or more persons) is a Virginia resident and/or a United States or Virginia chartered corporation whose principal office is located in Virginia. Trustee's address is 1632 E. PARHAM ROAD, RICHMOND, VA 23228

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated August 30, 2006. The Note states that Borrower owes Lender one hundred fifty eight thousand four hundred and NO/100ths Dollars (U.S. \$ 158,400.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2046. The interest rate stated in the Note is 9.900 %. If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> Biweekly Payment Rider
<input type="checkbox"/> 1-4 Family Rider	<input type="checkbox"/> Revocable Trust Rider	
<input type="checkbox"/> Other(s) (specify)		

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 3) for: (i) damage to,

Loan No: 0000110494

Virginia Deed of Trust Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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MERS Modified Form 3047 01/01  
Page 2 of 14

1441VA MERS Rev. 06/04  
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or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

**TRANSFER OF RIGHTS IN THE PROPERTY**

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Pluvanna :  
(Type of Recording Jurisdiction) (Name of Recording Jurisdiction)  
See Exhibit "A" attached hereto and made a part hereof.

which currently has the address of

797 Bryant's Ford Road  
(Street)  
Fork Union/Pluvanna, Virginia 23055 ("Property Address");  
(City/County) (State) (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record, Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
—THE COMPLIANCE SOURCE, INC.—  
www.ecompliancecenter.com

Page 3 of 14

MERS Modified Form 30-47-01/01  
1441VA 6444 Rev. 6/4/94  
02/04, 15th Compliance Source, Inc.

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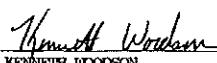
23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to release this Security Instrument and shall surrender all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

  
\_\_\_\_\_  
KENNETH WOODSON

(Seal)  
-Borrower

  
\_\_\_\_\_  
ANGELA WOODSON

(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

[Acknowledgment on Following Page]

Loan No. 0000110494  
Virginia Deed of Trust-Single Family-Freddie Mac UNIFORM INSTRUMENT  
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MERS Modified Form 3047.01.01  
Page 13 of 14

14341VA.4459 Rev. 04/04  
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State of Virginia S  
County of Floranna S

Before me the undersigned authority, on this day personally appeared KENNETH WOODSON and ANGELA WOODSON

known to me (or proved to me through an identity card or other document) to be the person(s) whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same for the purposes and consideration therein expressed.

Given under my hand and seal on this 30 day of August 2009

(Seal)

Notary Public

DAVID Powell

Print Name

My Commission Expires: 4-30-2009

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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SCHEDULE A

All that certain tract or parcel of land lying and being situate in Fork Union Magisterial District, Fluvanna County, Virginia containing 4.616 acres, more or less, by survey on the northwest side of and adjoining Virginia State Highway Number 656, and described by metes and bounds on plat of survey made by Gregory D. Hosaflack, C.L.S., dated September 8, 1986, of record in the Clerk's office of the Circuit Court of said County in Deed Book 235, page 349.

Being the same property conveyed to Angela L. Carter, unmarried by Deed dated July 20, 1994 from Thomas A. Jones and Andrea J. Jones, husband and wife, of record in Deed Book 272, page 222, Office of Fluvanna County Court Clerk.

And further being the same property conveyed to Angela Woodson, by Deed of Gift from Angela L. Carter, N/K/A Angela Woodson, dated March 9, 2005 and recorded March 17, 2005 in the Clerk's Office of the Circuit Court, Fluvanna County, Virginia in Deed Book 623 at Page 552.

Improvements known as 797 Bryants Ford Road, Fork Union, Virginia 23055

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intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Kenneth Woodson \_\_\_\_\_ (Seal)  
KENNETH WOODSON -Borrower

Angela Woodson \_\_\_\_\_ (Seal)  
ANGELA WOODSON -Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

Loan No: 0000110494

Multistate Adjustable Rate Rider—LIBOR Six-Month Index (As Published In *THE WALL STREET JOURNAL*)— Form 3138 1/01  
Single Family—Fauna Max Uniform Instrument  
—THE COMPLIANCE SOURCE, INC.—  
www.compliance-source.com

Page 3 of 3

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VIRGINIA: CLERK'S OFFICE OF THE CIRCUIT COURT OF FLUVANNA COUNTY  
St. R. Tax 396.100 The foregoing instrument with acknowledgment was  
Co. R. Tax 132.00 admitted to record on Sept. 6, 2006 at  
Transfer 9.02 A M. In D.B. 1099 Page(s) 83-100.  
Clerk 35.00 Recording costs paid as shown.  
Grantor Tax 035+036 11.00  
Total \$ 574.00 Teste: Justine R. Hender, Deputy Clerk  
Bouson E. Peterson, Jr., Clerk

0861  
0180

861 180

1083

Recording Requested By:

Bank of America

Prepared By:

Diana De Avila

450 E. Boundary St.

Chapin, SC 29036

888-603-9011

When recorded mail to:

CoreLogic

450 E. Boundary St.

Attn: Release Dept.

Chapin, SC 29036



DocID# 49213080411698065

G-Pin: 53-A-23

Property Address:

797 Bryants Ford Rd

Fork Union, VA 23055-2125

VAO-ADT 17646135 3/21/2012

This space for Recorder's use

MIN #: 100138100001104943 MERS Phone #: 888-679-6377

### NOTICE OF ASSIGNMENT OF DEED OF TRUST

For Value Received, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the undersigned holder of a Deed of Trust (herein "Grantor") whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-19 (herein "Grantee") whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender: CONCORDE ACCEPTANCE CORPORATION  
Made By: KENNETH WOODSON AND ANGELA WOODSON, HUSBAND AND WIFE  
Original Trustee: SOUTHERN TITLE

Date of Deed of Trust: 8/30/2006 Original Loan Amount: \$158,400.00

Recorded in Fluvanna County, VA on: 9/6/2006, book 699, page 83 and instrument number 5358

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on  
3-21-12

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: Cynthia Romo  
Cynthia Romo, Assistant Secretary

State of California  
County of Ventura

On MAR 21 2012 before me, SHANNON J. MOORE, Notary Public, personally appeared Cynthia Romo, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public: Shannon J. Moore (Seal)  
My Commission Expires: 2/18/15



INSTRUMENT #1201083  
RECORDED IN THE CLERK'S OFFICE OF  
FLUVANNA COUNTY ON  
MARCH 30, 2012 AT 12:00PM

BOBSON E. PETERSON, CLERK  
RECORDED BY: TLL

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ABSTRACT OF JUDGMENT

CASE NUMBER: GV12001476-06

ALBEMARLE GENERAL DISTRICT COURT

PLAINTIFF(S) V DEFENDANT(S)

THE RECTOR AND VISITORS OF THE UNIVERSITY OF NO SSN  
VIRGINIA A CORP T/A UNIVERSITY OF VIRGINIA NO DOB  
MEDICAL CENTER  
CHARLOTTESVILLE, VA 22903

ANGELA C WOODSON  
797 BRYANTS FORD RD  
FORK UNION VA 23055

444-44-3957  
NO DOB

KENNETH N WOODSON  
797 BRYANTS FORD RD  
FORK UNION VA 23055

444-44-9629  
NO DOB

000357

VIRGINIA: In the Clerk's office of the Clerk  
Court of Fluvanna County April 16, 2012  
The foregoing Judgment was filed and docketed  
to Judgment Lien Book # 19 Page 567  
at 12:42 (A.M. P.M.) Deputy  
Teste: Shanice A. Parrish, Clerk

THIS IS TO CERTIFY THAT A JUDGMENT WAS RENDERED IN THIS COURT IN FAVOR OF:

PLAINTIFF(S) AGAINST DEFENDANT(S) CONTAINING THE FOLLOWING TERMS:

DATE OF JUDGMENT: 03/15/12

AMOUNT OF JUDGMENT: \$392.97

OTHER AMOUNT: \$0.00

HOMESTEAD EXEMPTION WAIVED: ( ) YES ( ) NO ( ) I CANNOT BE DEMANDED

ALTERNATE VALUE OF SPECIFIC PROPERTY AWARDED: N/A

INTEREST: 6 % FROM 11/30/11

COSTS: \$0.00 ATTORNEY'S FEES: \$00000000

ATTORNEY:

OTHER AWARDED:

I CERTIFY THE ABOVE TO BE A TRUE ABSTRACT OF A JUDGMENT RENDERED IN THIS COURT

3/27/12

DATE

R. D. Parrish  
CLERK JUDGE

Exhibit C

0020  
0001

**ABSTRACT OF JUDGMENT**

Commonwealth of Virginia VA. CODE § 8.01-449

Case No. GV11003353-00

CHARLOTTESVILLE GENERAL DISTRICT - CIVIL 606 EAST MARKET STREET, CHARLOTTESVILLE, VA 22902  
DISTRICT COURT NAME AND ADDRESS

ALLIED TITLE LENDING LLC

FULL NAME OF PLAINTIFF (LAST, FIRST, MIDDLE)

v. WOODSON, KENNETH

FULL NAME OF DEFENDANT (LAST, FIRST, MIDDLE)

ADDRESS

7955 NORTH WEST 12TH STREET  
DORAL, FL. 33126

ADDRESS

2984 SHORES ROAD  
PALMYRA, VA 22963

CITY	STATE	ZIP
0000		
DATE OF BIRTH	SSN (LAST FOUR DIGITS ONLY)	

CITY	STATE	ZIP
0000		
DATE OF BIRTH	SSN (LAST FOUR DIGITS ONLY)	

FULL NAME OF PLAINTIFF(S)

FULL NAME OF DEFENDANT(S)

ADDRESS

ADDRESS

CITY	STATE	ZIP
0000		
DATE OF BIRTH	SSN (LAST FOUR DIGITS ONLY)	

CITY	STATE	ZIP
0000		
DATE OF BIRTH	SSN (LAST FOUR DIGITS ONLY)	

This is to certify that a judgment was rendered in this court in favor of:

PLAINTIFF(S) against DEFENDANT(S)

DEFENDANT(S) against PLAINTIFF(S)

VIRGINIA: In the Clerk's Office of the Circuit

Sept. 14 2012

Court of Fincastle County

The foregoing Judgment was filed and docketed

to Judgment Lien Book # 20 Page 1

at 12:51 (P.M.) Deputy

Teste: Sandra A. Garrison, Clerk

**000760**

DATE OF JUDGMENT	10/11/2011	
\$ 750.00	AMOUNT OF JUDGMENT	
\$ AMOUNT OF JUDGMENT NOT SUBJECT TO ACCRUAL OF INTEREST		
HOMESTEAD EXEMPTION WAIVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> CANNOT BE DEMANDED		
\$ ALTERNATE VALUE OF SPECIFIC PROPERTY AWARDED		
INTEREST RATE(S) AND BEGINNING DATE(S)		
COSTS \$ 52.00	ATTORNEY'S FEES \$	ATTORNEY CAWTHORN PICKARD ROW

OTHER:

I certify the above to be a true abstract of a judgment rendered in this court.

08/28/2012  
DATE

*Constance P. Whaley*  
Constance P. Whaley  
Deputy CLERK JUDGE

FORM DC-465 MASTBR 7/07

**Exhibit D**